

# Annual Report

2024-25



**Better  
for life®**

# Contents

5	Chair's Report
7	CEO's Report
9	Foundation Chair's Report
10	Our Services
12	Our People
14	Our Environments
16	Our Governance
18	ESG Highlights
19	Financials
19	Our Executive
20	Our Board
21	Service Directory
23	Map

## Our Vision

**Better  
for life<sup>®</sup>**

## Our Mission

- Health Promoting
- Person Centred
- Age Friendly
- Informed & Proactive

## Our Values



### Service



Be the difference to people in our community, through your service, dedication and positive commitment to helping others.



### Courage



Be the difference by having the courage to step out of your comfort zone to do what needs to be done and trusting in your team mates to do the same.



### Compassion



Be the difference by working with compassion, a deep sense of empathy, concern and humanity towards others.

We acknowledge the Traditional Owners of the lands upon which we operate and recognise their continuing connection to land, waters, and culture. We pay our respects to their Elders past and present.

# 2024-25 In Summary

We supported **8,611** people



**Home Care**



**1,325**

Clients including 796 Home Care Package Clients



**139,619**  
Hours of Home Care Services provided



**Health & Fitness**



**2,997**

Health & Fitness Clients



**84,580**  
Hours of Health & Fitness Services provided



**Respite**



**192**

Dementia Cottage & In-Home Respite clients



**52,412**  
Hours of Dementia Cottage & In-Home Respite provided



**Retirement Living**



**1,878**

Retirement Living Residents



**1,621**  
Retirement Living dwellings



**Residential Care**



**2,219**

Residential Care Residents



**1,394**  
Residential Care beds

Total Staff

**2,854**



Staff from

**53**

different countries

Full-time

**22%**

Part-time

**60%**

Casual

**18%**

Total Volunteers

**362**

**11**

Youngest



**96**

Oldest

The Home Services  
team engaged numerous  
times with over

**664**

clients to prepare them  
for the new Support at  
Home program



# Chair's Report

The 2024-25 financial year was defined by proactive and strategic initiatives in preparation for the aged care sector's most significant transformation in a generation - the commencement of the new Aged Care Act in November 2025. Southern Cross Care is ready for both the opportunity and challenges it brings and is embracing it as a chance to reinforce our commitment to quality, person-centred care and our Better for life vision.

Our Board's primary focus throughout the year was on strengthening our organisational resilience, governance and establishing the foundations for future growth, as guided by our 2023-26 Strategic Plan, *Integrating Better for life into more communities*.

This included growing and strengthening our communities, enhancing our community service integration and increasing our focus on supporting clients with complex needs. We also continued our important work to modernise our core systems, strengthened our culture and took meaningful steps towards enhancing our collaboration with Southern Cross Care (Qld) to drive efficiencies and innovation.

We dedicated considerable time to overseeing the successful integration of the compliance requirements and preparatory work for the Australian Government's new Support at Home program, ensuring a smooth transition for our valued clients. We also welcomed the contributions of our two new Board Members, Claudia Goldsmith and Assoc Prof Timothy To, whose specialist expertise is already helping to ensure our governance remains robust and well-equipped to guide our clinical and strategic direction.

Our sustained financial health and strong occupancy rates in both Residential Care and Retirement Living provide the stable foundations necessary to invest confidently in our people, our services, and our age-friendly environments. I thank my fellow Board Members, the Executive Team, and our compassionate staff and volunteers for their unwavering commitment to our shared Better for life vision, which remains the compass guiding our every decision.



**David Martin**  
Chair

90%

of Residential Care residents engage in regular tailored exercise



# CEO's Report

The 2024-25 year was a period of sustained operational performance and strategic investment in the future delivery of our core services. Our efforts were focused on strengthening the foundation of our operations in preparation for the commencement of the new Aged Care Act 2024, the Strengthened Aged Care Quality Standards and to progress our 2023-26 Strategic Plan.

Our achievements over the past year are a tribute to our staff and volunteers. Their daily commitment and ongoing demonstration of our Better for life vision and our Service, Courage and Compassion (SCC) values enable the true essence of our organisation. Their efforts ensured we upheld the quality of life expected by our residents and clients, evidenced by the fact that 98% of our Residential Care residents and 87% of our Home Care clients reported a good quality of life this past year, as measured using World Health Organisation validated indices.

We worked to embed our SCC values into the organisation after their launch the previous year. We strengthened the organisation's value proposition for our wonderful team through wage increases, enhanced 'Bee well' wellbeing options, rolling out an internal leadership development program and investment in rostering and scheduling software. The focus on our people is reflected in our favourable voluntary permanent employee turnover of 12.79%.

We continued to deliver high quality care and support throughout the year. Our dedicated Home Services team engaged numerous times with over 664 clients to prepare them for the new Support at Home program. In Residential Care, 90% of residents engaged in regular tailored exercise and over 97% consistently participated in more than 20 meaningful activities per month in order to promote their wellbeing and functional independence.


We also continued to grow and strengthen our communities, with 58 new homes completed at the Oakfield Rise Retirement Estate in Mount Barker, 3 new units completed at Oaklands Park and significant progress on the transformational expansion of Pearl in Fannie Bay that will include 26 new aged care beds and a brand new age-friendly Health & Fitness Centre. A full renovation of our first ever project of 10 units at Croydon Park, historically important to our organisation, commenced.

I want to thank our Community Foundation for its great work to combat isolation, loneliness and boredom with the Fringe performances and art programs that have a direct impact on people in the breadth of our services.

As we reflect on another rewarding year and prepare for the significant changes that lie ahead, we remain dedicated to continuous improvement of this incredible organisation to ensure we deliver our Better for life vision each and every day.



**David Moran**  
CEO



Our Goal  
To build  
better lives  
free from loneliness  
and isolation



Our buses are supported by the Southern Cross Care Community Foundation

Southern Cross Care  
(SA, NT & VIC) Inc



We added to our fleet of age-friendly vehicles, funding the purchase of a new wheelchair-accessible minibus and a Care Car, helping to drive loneliness away.

# Foundation Chair's Report

This year, my first as Chair of the Foundation Committee, the Southern Cross Care Community Foundation continued its vital mission to address the pervasive issues of loneliness and isolation among older adults. Thanks to the generosity of our donors and corporate supporters, our programs funded initiatives that connected, engaged, and supported thousands of people throughout 2024-25.

We added to our fleet of age-friendly vehicles, funding the purchase of a new wheelchair-accessible minibus and a Care Car. These vehicles enable our clients to maintain their independence by accessing essential health appointments and social activities, helping to drive loneliness away.

Our internal grants program once again sparked creativity and connection within our community, funding the installation of a new golf putting green at Riverpoint Retirement Village, a series of classical music concerts for residents in collaboration with Recitals Australia, four exercise physiology research projects in collaboration with the University of South Australia and the purchase of interactive, dementia-friendly technology solutions to support our dementia cottage respite clients.

The 2024 South Australian Living Artists (SALA) Festival exhibition, Totems, was a resounding success. The collaborative creation of the totem poles by residents and clients showcased their stories and creativity, leading to the permanent installation of the artworks in Residential Care gardens for ongoing enjoyment. At the closing ceremony, the Michele McCormack Art Prize was launched, honouring the legacy of our former Foundation Chair, with Carmelite Residential Care announced as the inaugural People's Choice winner.

Furthermore, the 2025 Fringe Program 'Rhythm & Motion' brought world-class entertainment to our community, with a focus on inclusivity and accessibility. The smiles our residents and clients shared throughout the program showed the power of performance in encouraging social connections.

On behalf of the Community Foundation, I extend our deepest gratitude to our donors and sponsors who enable us to continue building better lives free from loneliness and isolation. In particular we acknowledge the generous bequest gift from the estate of the late Joseph Gaskin. The sense of belonging that Joe felt as a member of our community will live on, leaving a lasting legacy for other valued residents at John Paul II and beyond.



**Michaela Webster**

Chair Foundation  
Committee

# Our Services

The 2024-25 year was marked by proactive efforts to evolve and refine our service delivery models, ensuring we remain sustainable, responsive to the needs of our community and ready for change. Our renewed focus has enabled us to achieve outstanding outcomes where residents and clients experience a good quality of life.

## Our integrated Home Services team's

preparation for the Australian Government's forthcoming Support at Home program has been extensive, including hundreds of individual client consultations. This preparatory work strengthens our service governance and ensures a seamless transition for our clients when the program commences. We maintained a stable Home Care Package clientele with strong utilisation rates, underscoring our commitment to supporting older people to age in place.

## Our Residential Care homes

maintained healthy occupancy rates of 96.87% and quality of life and functional independence through healthy ageing principles remain central to our care model, with 90% of residents engaged in regular tailored exercise. We continue to improve our clinical governance, successfully integrating care management activity data into new dashboards and refining processes to meet enhanced standards.

## Furthermore, the Dementia Cottage

**Respite services** model at The Pines was enhanced with Registered Nurse oversight, improving our capability to support clients with complex needs and offering families comfort and essential breaks. The full compliance achieved by our Home Services team with all Aged Care Quality Standards further validates our commitment to continuous improvement.

**98%**

of our  
Residential Care  
residents experience  
a good quality  
of life.

**87%**

of our  
Home Care Package  
clients experience  
a good quality  
of life.





# Our People

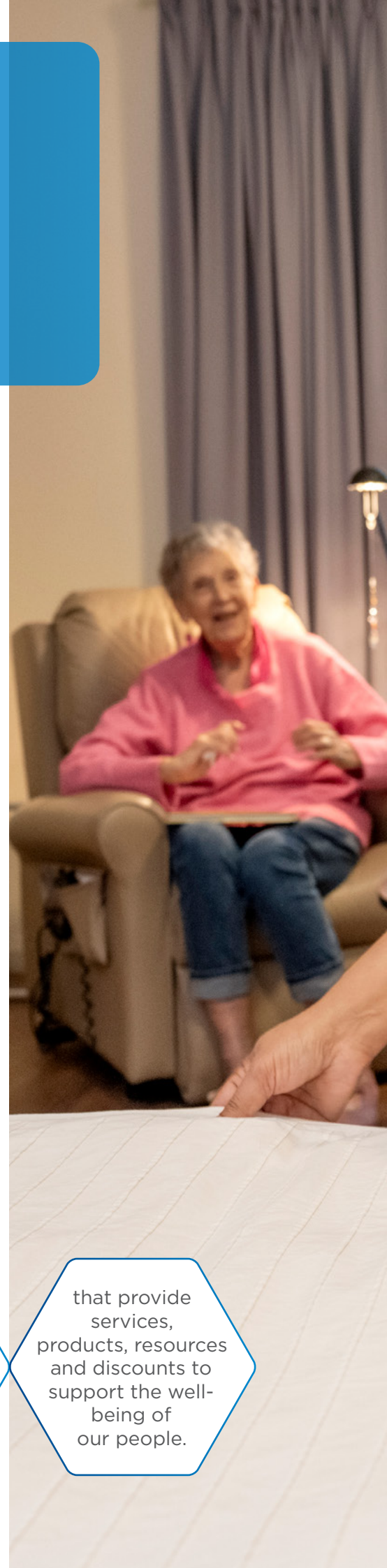
Our dedicated team of 2,854 staff members, supported by 362 active volunteers, is the heart of Southern Cross Care. In 2024-25, our focus remained on fostering an empowered and supported working environment that reflects our values of Service, Courage, and Compassion.

**To support our Work Better for life** employee value proposition, we significantly invested in staff systems and wellbeing. The implementation of a new rostering system for Residential Care, provides staff with mobile access to shifts and real-time reporting, driving consistency and improving work-life balance. We also completed the rollout of a new recruitment and onboarding system, which has streamlined processes and contributed to the ongoing success of our staff recruitment initiatives, that serve to highlight the ways that our compassionate people make a difference in our community.

**The 2024 Southern Stars Awards** celebrated the outstanding contribution of our people, shining a light on those who truly embody our values. A major highlight was the presentation of the prestigious Brendan Bowler Cup to The Pines Lodge Residential Care Team for their exceptional display of collaboration and teamwork throughout the year.

**Through these initiatives we strengthened our culture,** and with the renegotiation of our Enterprise Agreement for nursing staff and the diligent implementation of the Fair Work Commission's Work Value Case, we strengthened our employee value proposition. This is crucial to ensure our people are properly compensated, and in partnership with our investment in our culture, reflects why our voluntary permanent employee turnover remains significantly low at 12.79%, well below the industry average.

Additionally, our 'Bee well' employee wellbeing program continued to expand, now incorporating over 50 partners providing discounts and resources across the four key areas of Physical, Mental, Financial, and Lifestyle. We also invested in future leadership by developing a new program targeting emerging leaders, ensuring that we cultivate the skills required to navigate the complex future of the aged care sector.



We expanded our employee well-being program

with more than **50** corporate partners

that provide services, products, resources and discounts to support the well-being of our people.



We invested in future leadership by developing a new program targeting emerging leaders.

**362**

Active volunteers supporting our dedicated workforce.

# Our Environments

The Environments team continued to deliver high-quality, age-friendly spaces, supporting residents and clients to age in place and expanding our reach into new communities. The 2024-25 financial year saw major progress across our capital works and refurbishment portfolio.

At the thriving Oakfield Rise Retirement Estate in Mount Barker, we completed the construction of 58 new houses in Stages 5 & 6, with civil works commencing on the final 39 homes in Stages 7 & 8. This expansion reflects the strong demand for our contemporary retirement living model.

A significant project commenced in the Northern Territory with the expansion of Pearl Supported Care and the establishment of a brand new Health & Fitness Centre, supported by grants from the Australian and Northern Territory Governments. This major development will incorporate the latest in dementia and age-friendly design, tailored to the unique tropical setting, expanding our capacity in the region.



Furthermore, a major **redevelopment project** at The Pines Retirement Living is now underway, which will introduce 17 more homes. A Men's Shed, which formed a key part of this redevelopment, is already complete. A link between The Pines Lodge Residential Care buildings was also constructed and three units at Oaklands Park Retirement Living were completed.

Beyond new developments, our commitment to maintaining high standards across our existing portfolio saw 107 Retirement Living units refurbished and settled throughout the year. This refurbishment program ensures our physical environments are contemporary and continue to meet the lifestyle needs of our residents, enabling them to be Better for life.

## PEARL

Significant project commenced in the Northern Territory at Pearl.



107

Retirement Living units refurbished and settled.



Oakfield Rise  
Retirement Estate

58

New homes completed in Stages 5 & 6 at Oakfield Rise Mount Barker.



## Our Governance

Southern Cross Care continues to strengthen its governance and compliance framework in preparation for the most significant transformation to the aged care sector in a generation - the commencement of the new Aged Care Act and associated Strengthened Standards. Our Board and leadership team have steered the organisation through this period of heightened regulatory focus and cross-organisational working groups dedicated their efforts throughout the year to ensure our readiness.

### This year we warmly welcomed

new Board Members, Claudia Goldsmith and Assoc Prof Timothy To, whose specialist expertise ensures our governance remains robust and well-equipped to guide our clinical and strategic direction. The Executive team was also enhanced with the commencement of Jing Fang as Executive Finance Transformation & Governance.

### In alignment with our strategic

**goal** to modernise core systems, our ICT team has driven significant transformation across the organisation. The new rostering system has been successfully implemented in residential care, improving rostering capabilities and providing invaluable data insights. The comprehensive replacement of our recruitment and onboarding system has also been successfully completed, resulting in significantly streamlined recruitment processes.



We also completed the rollout of a new recruitment and onboarding system.



Implementation of a new rostering system for Residential Care.



Cross-organisational working groups dedicated to ensuring our rediness across all compliance requirements.

## A new software system

for our Home Services is being rolled out region by region, empowering our frontline staff with direct access to essential information, streamlining operations and enhancing service delivery. The ongoing improvements to our core systems are continuously expanding data availability. An increasing volume of critical information is being integrated into our Google cloud data warehouse, providing deeper insights into operational matters and enhancing our reporting.

## In response to the accelerating growth

of artificial intelligence (AI), we are actively exploring and deploying use cases to drive efficiencies. We have successfully launched an AI assistant on our website to assist visitors with inquiries. Our approach is characterised by careful and responsible exploration, with current utilisation primarily focused on enhancing back-office functions.

## Our commitment to cybersecurity

remains paramount. We are continuously enhancing our defenses through the deployment of new monitoring tools, regular penetration testing and comprehensive account auditing. Furthermore, we are actively strengthening our security posture through ongoing user awareness training and the widespread distribution of cybersecurity information throughout the organisation, ensuring Southern Cross Care remains a resilient and forward-thinking organisation.

# ESG Highlights

As a values-based not-for-profit, Southern Cross Care is committed to sustainable environmental, social and governance (ESG) principles.



We have made a strong commitment to the United Nations Sustainable Development Goal 3; to ensure healthy lives and promote well-being for all at all ages.

Guided by this goal and our Better for life vision, we are making a positive impact across a range of key ESG domains.

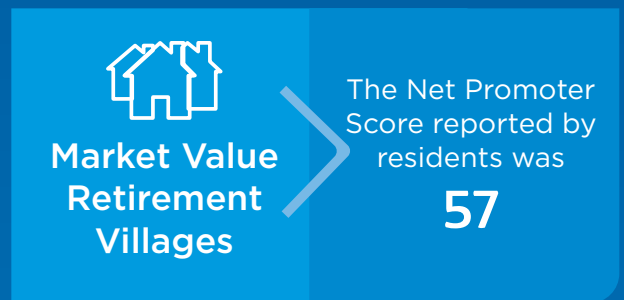
- We finalised a report on our ESG initiatives with a leading SA-based consultancy to guide and enhance our ESG work across all domains.
- We continued our transition to hybrid fleet vehicles to reduce our carbon footprint.
- We are actively working to strengthen our data governance through the modernisation of our core systems and reporting capabilities
- We expanded our employee well-being program with more than 50 corporate partners that provide services, products, resources and discounts to support the well-being of our people
- We embraced the diversity in our community and celebrated First Nations cultures, commissioning talented Ngarrindjeri artist, Jordan Lovegrove, to create a custom artwork representing the journey and growth of our organisation.

This year we continued to deliver on our core purpose to deliver positive social outcomes for people in our community.

**The vast majority of our clients and residents experienced good quality of life\***



\*Measured using World Health Organization validated well-being indices

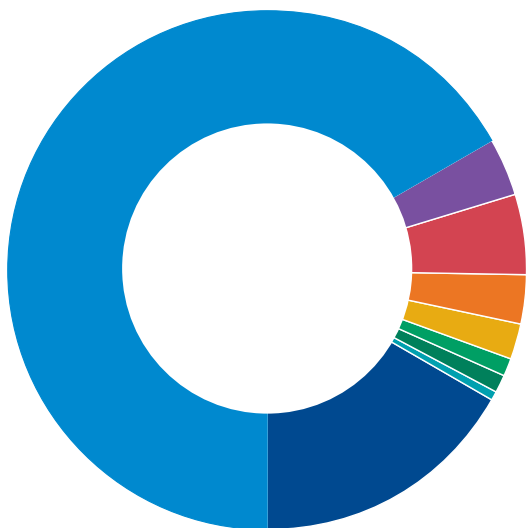


# Financials

## Revenue

\$332.3M

## Expenses

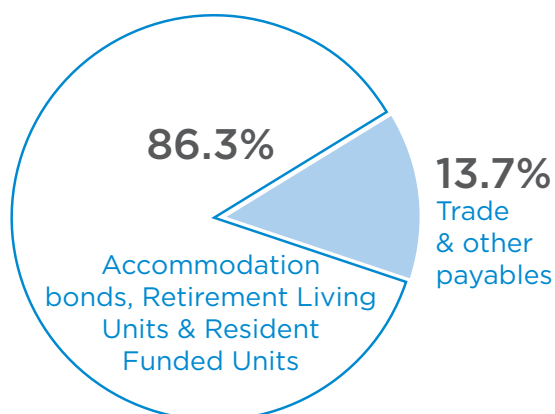


Employee Benefits	66.80%
Depreciation	3.56%
Repairs & maintenance	4.99%
Catering	3.14%
Cleaning	2.07%
Energy	1.33%
Rates and taxes	0.93%
Self insurance	0.57%
Other	16.61%

## Assets

\$1.39B

## Liabilities



# Our Executive



**David Moran**  
CEO



**Esther Westra**  
Executive Services



**John McNamara**  
Chief Operating Officer



**Jing Fang**  
Executive Finance,  
Transformation &  
Governance



**Chris Balogi**  
Executive ICT



**Michael Rasheed**  
Executive People  
& Culture

# Our Board



**David Martin**  
Chair



**Brian Hillier**  
Deputy Chair



**Klaus Zimmermann AM**

Committees	Dep Chair Services Chair Nominations Chair Remuneration Member Governance	Dep Chair Governance Member Nominations Member People & Culture Member Remuneration	Chair Governance Dep Chair Environments
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**Michaela Webster**



**Elizabeth Compton**



**Dr Janet Sluggett**

Committees	Chair Foundation Dep Chair People & Culture	Chair People & Culture Member Environments	Chair Services Dep Chair Foundation
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**Jamie Guerra**



**Claudia Goldsmith**



**Assoc Prof Timothy To**

Committees	Chair Environments Member Foundation	Member Governance Member Remuneration Member Nominations	Member Foundation Member Services
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# Service Directory

Residential Care	Address	Phone	Places	Map #
Bellevue Court	9 Bellevue Court, Gawler East 5118	8522 9300	80	1
Bucklands	333 Marion Road, North Plympton 5037	8292 6444	147	2
Carmelite	7 Spence Avenue, Myrtle Bank 5064	7077 2000	70	3
Fullarton	345 Fullarton Road, Fullarton 5063	8373 1570	60	4
John Paul II Village	6A Dianne Street, Klemzig 5087	8369 0377	40	5
Labrina Village	63-71 Labrina Avenue, Prospect 5082	8344 1867	41	6
The Lodge, Lourdes Valley	18 Cross Road, Myrtle Bank 5064	8433 0400	58	3
McCracken Views	31 Adelaide Road, McCracken 5211	8552 7522	40	7
Mount Carmel	740 Torrens Road, Rosewater 5013	8447 7057	83	8
Oakfield Lodge	15 Hawthorn Road, Mount Barker 5251	8393 6800	80	9
Oaklands Park Lodge	393 Morphett Road, Oaklands Park 5046	8198 0000	70	10
Onkaparinga Lodge	28 Liddell Drive, Huntfield Heights 5163	8186 7099	92	11
Pearl Supported Care	11 Waratah Crescent, Fannie Bay 0820	8946 1800	85	16
The Philip Kennedy Centre	477-479 Military Road, Largs Bay 5016	8242 0122	163	12
The Pines Lodge	342 Marion Road, North Plympton 5037	8292 1800	144	13
Sandpiper Lodge	35 Washington Street, Goolwa 5214	8555 7700	61	14
West Beach	655-671 Burbridge Road, West Beach 5024	8353 3044	80	15

Total 1394

Health & Fitness	Address	Map #
Carmelite	7 Spence Avenue, Myrtle Bank	3
Goolwa	1 Wildman Street, Goolwa	46
Oakfield Rise	19 Hawthorn Road, Mount Barker	9
Pearl	11 Waratah Crescent, Fannie Bay, NT	16
The Philip Kennedy Centre	477-479 Military Road, Largs Bay	12
The Pines	336 Marion Road, North Plympton	13

Dementia Respite Cottages	Address	Map #
Myrtle Cottage	5 Spence Avenue, Myrtle Bank	3
Willow Fern Cottage	20 Railway Terrace, Mount Barker	18
The Pines Cottage	8 Playford Avenue, Netley	13

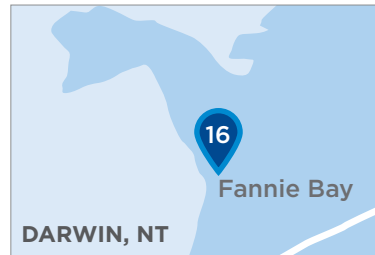
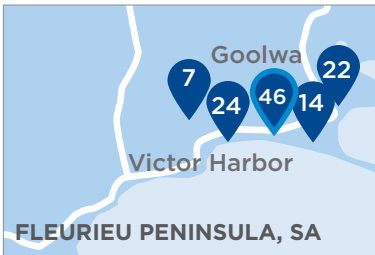
Home Care	Areas
South Australia	North, South, East and West of Adelaide, the Adelaide Hills & the Fleurieu Peninsula.
Northern Territory	Darwin
Victoria	Mornington Peninsula & Melbourne East.

Retirement Living (market priced)		Dwellings	Map#
Bedford Heights Estate	16 Bedford Street, Box Hill VIC 3128	147	44
Carmelite	7 Spence Avenue, Myrtle Bank 5064	38	3
Coach House Mews	18 Cross Road, Myrtle Bank 5064	20	3
Glen Woodley Estate	360 Glen Osmond Road, Myrtle Bank 5064	74	3
Heritage Apartments	18 Cross Road, Myrtle Bank 5064	35	3
McAuley Mews	17 Old Beach Road, Brighton 5048	9	19
Oakfield Rise	19 Hawthorn Road, Hawthorn Road, Mount Barker 5251	118	9
Peninsula	20 Everard Street, Largs Bay 5016	24	12
Pearl Retirement Resort	11 Waratah Crescent, Fannie Bay NT 0820	63	16
Pine Springs	3 Harris Street, Netley 5037	46	20
Pines Close	2 Playford Avenue, Netley	8	13
Riverpoint Retirement Estate	89 Serafino Drive, Noarlunga Downs 5168	107	21
Riverside at Goolwa	192 Liverpool Road, Goolwa 5214	50	22
St Peters Close	47 Stepney Street, Stepney 5069	6	23
St Thomas Community	97-123 Hawthorn Road, Forest Hill VIC 3131	50	45
The Fairways	29 Adelaide Road, McCracken, Victor Harbor 5211	24	24
The Mornington	150 Mornington-Tyabb Road, Mornington Vic 3931	222	43
The Pines	336 Marion Road, North Plympton 5037	71	13
The Pines Apartments	336 Marion Road, North Plympton 5037	4	13
The Vines	1 Taeuber Court, Wynn Vale 5127	6	25
The Waterford	16 Cross Road, Myrtle Bank 5064	51	3
Wattle Grove	1 Wynyard Grove, Wattle Park 5066	24	26
		Total 1197	

Retirement Living (affordable)		Dwellings	Map#
Clarence Park	49 George Street, Clarence Park 5034	4	27
Croydon Park	29 Tungarga Avenue, Croydon Park 5008	10	46
Glenelg North	18 MacFarlane Street, Glenelg North 5045	15	28
Hawthorn	72 Belair Road, Hawthorn 5062	8	29
Kingswood	30 Seafield Avenue, Kingswood 5062	12	30
Leabrook	5 Jean Street, Leabrook 5068	4	31
Magill	63 Vine Street, Magill 5072	9	32
Marion	60 George Street, Marion 5043	20	33
Mount Gambier	5 Holder Street, Mount Gambier 5290	31	34
Northfield	1A Mostyn Avenue, Northfield 5085	40	35
Norwood	71 Queen Street, Norwood 5067	8	36
O'Grady Court	332 Marion Road, North Plympton 5037	52	13
Oaklands Park	395 Morphett Road, Oaklands Park 5046	49	10
Payneham	73 Portrush Road, Payneham 5070	27	37
Pooraka	31 Royal Avenue, Pooraka 5095	35	38
Prospect	23 Alpha Road, Prospect 5082	25	39
Semaphore Park	35 Recreation Parade, Semaphore Park 5019	29	40
Somerton Park	8 Petersen Street, Somerton Park 5044	27	41
Warradale	220 Diagonal Road, Warradale 5046	19	42
		Total 424	

# Our locations

-  Health & Fitness Centres
-  Central Office





**Southern Cross Care (SA, NT & VIC) Inc**  
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[SouthernCrossCare.com.au](https://SouthernCrossCare.com.au)

**Better  
for life<sup>®</sup>**